

1
2 IN THE UNITED STATES BANKRUPTCY COURT FOR
3 THE DISTRICT OF PUERTO RICO

4 IN RE:

5 ISRAEL RIVERA MUNIZ
6 FELICITA VARGAS MUNIZ

7 XXX-XX-5915

8 XXX-XX-7195

9 CASE NO. 05-06607 BKT

10 Chapter 13

11 FILED & ENTERED ON 02/26/2009

12 Debtor(s)

13 DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

14 It appearing that the debtor is entitled to a discharge.
15 IT IS ORDERED:

16 The debtor is granted a discharge under section 1328(a) of title 11,
17 United States Code, (the Bankruptcy Code).

18 San Juan, Puerto Rico, this 26 day of February, 2009.

19 
20 Brian K. Tester
21 U. S. Bankruptcy Judge

22 cc: All creditors

23 SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

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1 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

2 This court order grants a discharge to the person named as the debtor after
3 the debtor has completed all payments under the chapter 13 plan. It is not a
dismissal of the case.

4 Collection of Discharged Debts Prohibited

5 The discharge prohibits any attempt to collect from the debtor a debt that
6 has been discharged. For example, a creditor is not permitted to contact a debtor
7 by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or
other property, or to take any other action to collect a discharged debt from the
debtor. *[In a case involving community property:]* [There are also special rules
8 that protect certain *community property* owned by the debtor's spouse, even if
that spouse did not file a bankruptcy case.] A creditor who violates this order
can be required to pay any damages and attorney's fees to the debtor.

9 However, a creditor may have the right to enforce a valid lien, such as a
mortgage or security interest, against the debtor's property after the
10 bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.
Also, a debtor may voluntary pay any debt that has been discharged.

11 Debts That are Discharged

12 The chapter 13 discharge order eliminates a debtor's legal obligation to
pay a debt that is discharged. Most, but not all, types of debts are discharges
13 if the debt is provided for by the chapter 13 plan or is disallowed by the court
14 pursuant to section 502 of the Bankruptcy Code.

15 Debts that are Not Discharged.

16 Some of the common types of debts which are not discharged in a chapter 13
bankruptcy case are:

17 a. Debts that are in the nature of alimony, maintenance, or support;
a. Debts for most student loans;
18 b. Debts for most fines, penalties, forfeitures, or criminal restitution
obligations;
c. Debts for personal injuries or death caused by the debtor's operation of a
motor vehicle while intoxicated;
d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on
which the last payment is due after the date on which the final payment
20 under the plan was due; and
e. Debts for certain consumer purchases made after the bankruptcy case was
21 filed if prior approval by the trustee of the debtor's incurring the debt
was practicable but was not obtained.

22 This information is only a general summary of the bankruptcy discharge.
23 There are exceptions to these general rules. Because the law is complicated, you
may want to consult an attorney to determine the exact effect of the discharge in
this case.

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 05-06607

User: montalvom
Form ID: pdf001

Page 1 of 1
Total Served: 22

Date Rcvd: Feb 26, 2009

The following entities were served by first class mail on Feb 28, 2009.

db/jdb +ISRAEL RIVERA MUNIZ, FELICITA VARGAS MUNIZ, URB JAIME L. DREW, 327 CALLE 2,
PONCE, PR 00730-1520

smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140

smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192

smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUÑOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918

smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938

cr COOP A/C BARRANQUITAS, PO BOX 193377, SAN JUAN, PR 00919-3377

cr PR ACQUISITIONS LLC, 270 MUÑOZ RIVERA AVE STE 401, SAN JUAN, PR 00918-1903

cr SCOTIABANK DE PR, C/O JUAN A. CUYAR COBB, PO BOX 9023905, SAN JUAN, PR 00902-3905

2182697 AEELA, PO BOX 364508, SAN JUAN PR 00936-4508

2198928 ASSOCIATES FINANCE, C/O FORTUNO & FORTUNO FAS, PO BOX 13665, SAN JUAN PR 00908-3665

2182698 +ASSOCIATES FINANCE, 1 CITIBANK DR 201, SAN JUAN PR 00926-9600

2182699 BANCO SANTANDER, PO BOX 362589, SAN JUAN PR 00936-2589

2182700 +CREDICENTRO COOP, COOP AC BARRANQUITAS, APARTADO 686, BARRANQUITAS PR 00794-0686

2182702 ISLAND FINANCE, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN PR 00919-5369

2588180 +PR ACQUISITIONS LLC, 270 MUÑOZ RIVERA AVENUE SUITE 400, SAN JUAN PR 00918-1910

2182704 SCOTIABANK, PO BOX 362649, SAN JUAN PR 00936-2649

2333240 +UNIVERSAL INSURANCE, PO BOX 9023862, SAN JUAN PR 00902-3862

2258511 eCAST Settlement Corporation, assignee of, General Electric/SAM'S CLUB CONSUME,
P.O. Box 35480, Newark, NJ 07193-5480

2258672 eCAST Settlement Corporation, assignee of, General Electric/WAL-MART CONSUMER, P.O. Box 35480,
Newark, NJ 07193-5480

The following entities were served by electronic transmission on Feb 26, 2009.

2182701 +E-mail/PDF: gecsed@recoverycorp.com Feb 26 2009 19:02:06 HOME DEPOT, PO BOX 105980,
DEPT 51, ATLANTA GA 30353-5980

2182703 E-mail/PDF: gecsed@recoverycorp.com Feb 26 2009 19:01:32 SAM'S CLUB, PO BOX 530942,
ATLANTA GA 30353-0942

2182705 +E-mail/PDF: gecsed@recoverycorp.com Feb 26 2009 19:01:29 WAL MART, PO BOX 960023,
ORLANDO FL 32896-0023

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2009

Signature:

